



Bank of America Merchant Services Guidelines For Vendors Currently Accepting Visa

If you currently accept Visa, you can accept the Bank of America Visa cards issued to state agencies and institutions. You would process Visa payments the same as you do with any other organization.



One of the benefits to Vendors who do business with the Commonwealth of Virginia (COVA), is Bank of America Merchant Services provides a free service—a no obligation analysis of your current Visa pricing structure with your current credit card processor. Bank of America Merchant Services has secured special Visa pricing for COVA vendors. To contact Bank of America Merchant Services, refer to their contact information on the back of this flyer.

Another possible benefit to your organization could be to adjust the amount of data passed with each Visa transaction. This can potentially lower your current pricing structure, and will aid the buyers of your goods or services in reconciling their Visa statements.

As a Visa merchant, you can choose to be set up as one of the following three (3) levels:

Level 1

Provides basic credit card purchase information, including but not limited to the data listed below.

- Supplier Name
- Merchant Category Code
- Date
- Total Purchase Amount

Level 2 (Preferred level for Commonwealth of Virginia)

Provides additional information to the Level 1 elements, including, but not limited to the data listed below. By passing Level 2 detail, you would receive lower processing costs. Level 2 is the preferred level for any vendors who do business with the Commonwealth of Virginia.

- Customer Code (PCO Number from eVA)
- Vendor Tax ID



Level 3

Provides line item detail, in addition to the Level 1 and Level 2 elements, including, but not limited to the data listed below. By passing Level 3 data which is considered "superior data" you would receive the lowest processing costs.

- Item Description
- Item Quantity
- Item Unit of Measure
- Product Code
- Freight Amount
- Extended Line Item Amount

Contact Bank of America Visa for your free no obligation analysis:

Option A

If you are currently not an acceptor of credit cards and would like a proposal to accept credit cards, please email your contact info (including name of company, contact person, and phone number) to jason.canik@bankofamericamerchant.com and state that you are a non acceptor who is an eVA registered vendor.

Option B

If you are a current acceptor of credit cards, would like a free analysis of credit card fees, and are using a credit card processor other than Bank of America Merchant Services, please email your contact info (including name of company, contact person, and phone number) to jason.canik@bankofamericamerchant.com and state that you are a current acceptor of credit cards who is an eVA registered vendor.

Option C

If you are currently accepting credit cards and your processor is Bank of America Merchant Services and you have questions about your credit card fees or questions on your account, please email dstemail@bankofamerica.com or call 1-800-228-5882.

Please let them know you are an eVA Registered vendor and if you are SWaM certified.